

**METRO CITY BANK**

	CPP Disbursement Date 01/30/2009	Cert 58181	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$324	\$368	13.4%		
Loans	\$291	\$303	4.1%		
Construction & development	\$24	\$16	-33.8%		
Closed-end 1-4 family residential	\$2	\$2	2.9%		
Home equity	\$0	\$0	15.2%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-23.8%		
Commercial & Industrial	\$13	\$14	6.7%		
Commercial real estate	\$247	\$267	8.1%		
Unused commitments	\$13	\$11	-15.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$21	65.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$1	-70.7%		
Cash & balances due	\$10	\$21	111.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$281	\$321	14.4%		
Deposits	\$252	\$297	17.9%		
Total other borrowings	\$27	\$21	-20.0%		
FHLB advances	\$14	\$14	0.0%		
Equity					
Equity capital at quarter end	\$44	\$47	7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.3%	13.0%	--		
Tier 1 risk based capital ratio	14.2%	15.0%	--		
Total risk based capital ratio	15.5%	16.2%	--		
Return on equity <sup>1</sup>	5.9%	7.5%	--		
Return on assets <sup>1</sup>	0.8%	0.9%	--		
Net interest margin <sup>1</sup>	3.8%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	102.0%	118.0%	--		
Loss provision to net charge-offs (qtr)	193.4%	186.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.9%	0.0%	0.3%	0.0%	--
Closed-end 1-4 family residential	0.0%	5.5%	1.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	6.0%	3.5%	1.2%	0.5%	--
Commercial real estate	1.4%	1.7%	0.0%	0.3%	--
Total loans	1.7%	1.7%	0.2%	0.3%	--